



News from . . .

Senator Dianne Feinstein

of California

Resource Guide for Storm Victims

For more information or assistance, please contact:

Offices of U.S. Senator Dianne Feinstein
(web/email at <http://feinstein.senate.gov>)

Washington D.C Hart Office Building Room 331 Washington, D.C. 20510 <u>(202) 224-3841</u>	San Francisco One Post Street, Suite 2450 San Francisco CA 94104 (415) 393-0707	Los Angeles 11111 Santa Monica Boulevard, Suite 915 LA, CA 90025 (310) 914-7300	San Diego 750 "B" Street, Suite 1030 San Diego, CA 92101 (619) 231-9712	Fresno 1130 "O" Street, Suite 2446 Fresno, CA 93721 (559) 485-7430
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Included in this guide:

- FEMA: The Disaster Assistance Process for Individuals
- What to do if you have trouble reaching FEMA?
- FEMA: Individual Assistance Programs

Individuals in designated disaster areas should first call the Federal Emergency Management Agency (FEMA) at 1-800-621-FEMA (3362) to register with the agency. The speech or hearing impaired may call (TTY) 1-800-462-7585.

**You may also register online at
<http://www.fema.gov/register.shtm>.**

This is a crucial first step to receiving comprehensive assistance.

Working to assist you

To victims of the floods and mudslides, I want to offer all the resources of my offices in California and Washington, D.C., for any assistance you may need. In this guide you will find information on how to apply for assistance through FEMA, what to do if you have trouble reaching FEMA, and information on assistance for individuals available through FEMA.

On February 4, 2005, President Bush declared a major disaster in the State of California, which will allow federal aid to supplement State and local recovery efforts in the areas affected by the recent severe storms.

As stipulated in the President's declaration, Federal assistance for individuals is available to affected residents in Los Angeles and Ventura Counties. This can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. Additionally, Federal public assistance and hazard mitigation funds are available for eligible local governments and certain nonprofit organizations in Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, and Ventura Counties.

Additional designations may be made at a later date if requested by the State and warranted by the results of further damage assessments.

Contact Information for U.S. Senator Dianne Feinstein

I know people have many questions regarding federal assistance and what is being done to help those affected by these tragedies. Please contact any one of my offices with questions or concerns.

San Francisco	(415) 393-0707
Los Angeles	(310) 914-7300
San Diego	(619) 231-9712
Fresno	(559) 485-7430
Washington, DC	(202) 224-3841

Applying for Assistance with FEMA

Individuals in designated disaster areas should **first** call the Federal Emergency Management Agency (FEMA) at 1-800-621-3362 to register with the agency. The speech or hearing impaired may call (TTY) 1-800-462-7585. You may also register online at <http://www.fema.gov/register.shtm>.

This is a crucial first step to receiving comprehensive assistance.

FEMA: The Disaster Assistance Process for Individuals

Call to Apply for Assistance 1-800-621-FEMA (3362). The speech or hearing impaired may call (TTY) 1-800-462-7585. You may also register online at:

<http://www.fema.gov/register.shtm>

- For use ONLY by people in designated federal disaster areas.
- Be prepared to give your Social Security number, describe your losses, provide financial information, and give directions to the damaged property.
- If you get a busy signal, try to call in the evening after 6:00 p.m. or on the weekends when call volumes tend to be lighter.

The information you provide is put into the computer

- You are now in the system
- The recovery process begins
- If you are unable to find the information you are seeking, call FEMA's Helpline at 1-800-621-FEMA (3362). The speech or hearing impaired may call (TTY) 1-800-462-7585. Refer to the application number the registrars gave you when you applied.

Making an optional visit to a Disaster Recovery Center to receive more information after you have registered by phone

- Here you will find local, state, federal, and voluntary agencies that may be able to assist you

Inspector will call to schedule an appointment.

- There is NO FEE for the inspection.
- Inspectors will set up an appointment to visit your property within a few days of application.
- Inspectors are contractors; they are not FEMA employees, but they will have FEMA ID.

Inspector will visit damaged property.

- Be present for your scheduled appointment.
- They will inspect the damage, verify ownership and occupancy, and make a report. Inspectors do not determine eligibility.
- If eligible, you will receive a housing assistance check within 7-10 days.

If eligible, housing assistance check will arrive.

- Money may be spent for housing needs.

Packet will arrive in mail.

- There may be an SBA application enclosed.
- You **MUST** fill out and return this to be eligible for any further assistance.
- Refer to SBA home page for more information. (www.sba.gov/disaster/)

To reduce future loss, consider taking steps to rebuild safer and smarter.

- Take measures to reduce losses in the future.
- Encourage community to participate in National Flood Insurance Program (NFIP).
- Consider buying flood insurance.

Call the FEMA Fraud Hotline if you suspect someone is filing false damage claims

- 1-800-323-8603
- Make sure disaster aid goes to those who deserve it.
- It is a violation of Federal law to file a false claim.

Trouble Reaching FEMA?

First, if you have immediate emergency needs for food, clothing, shelter, or medical care contact one of the local offices of the American Red Cross. You can visit a local office or call their toll-free number at **1-866-438-4636**. Please understand that the Red Cross may be experiencing similar problems in answering all their calls.

If your damages are not severe and you are able to start the cleanup process on your own, please consider waiting a few days before you call FEMA. That way, the telephone lines will remain open so that people with more urgent problems can call. Be assured that FEMA and the other government agencies providing disaster aid will be in the area for as long as it takes to meet everyone's need.

Remember that it is not necessary to delay cleanup until an inspector sees your damaged property. We suggest you take pictures and save receipts in case there is any question about your damages later.

Finally, collect all the information you need to apply for aid so when you do call **1-800-621-FEMA or TTY 1-800-462-7585 for the speech or hearing impaired**, your application can be taken quickly and is complete. The information you will need includes:

- The street address of your damaged property
- Your current mailing address and a telephone number where you can be reached in the event you have been forced to relocate
- Your Social Security Number

- Your household's approximate gross income at the time of the flood or, if you are reporting business damages, the gross income of the business
- Information on the type of insurance coverage you have, particularly flood insurance

If you get a busy signal when calling teleregistration, be patient and keep trying. The line is operational 24/7. Try calling in the evening after 6:00 p.m. or on weekends when call volume often is lighter.

Individual Assistance Programs

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply for Assistance for Individuals and Households, all you have to do is call the special toll free telephone number, 1-800-621-FEMA (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's National Processing Service Centers will process your application.

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in several forms:

Low-Interest Loans. Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs, or private insurance. People who do not qualify for loans may be able to apply for a cash grant.

The Farm Service Agency (FSA) and the Small Business Administration (SBA), offer low interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

Assistance for Individuals and Households. This program, which may include cash grants of up to \$25,000 per individual or household, includes:

- Housing Assistance
 - Lodging expenses reimbursement (for a hotel or motel)
 - Rental assistance (cash payment for a temporary rental unit or a manufactured home)
 - Home repair cash grant
 - Home replacement cash grant
 - Permanent housing construction in rare circumstances
- Other Needs Assistance
 - Medical, dental, funeral costs
 - Transportation costs
 - Other disaster-related needs

Veterans Benefits. The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

Tax Refunds. The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on Federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

Excise Tax Relief. Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of Federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered unmarketable or condemned by a duly authorized official under various circumstances, including where the President has declared a major disaster.

Unemployment Benefits. Disaster Unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.

Crisis Counseling. The purpose of the crisis counseling program is to help relieve any grieving, stress, or mental health problems caused or aggravated by the disaster or its aftermath. These *short-term* services, provided by FEMA as supplemental funds granted to State and local mental health agencies, *are only available to eligible survivors of Presidentially-declared major disasters*. Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-621-FEMA (TTY 1-800-462-7585) to find out where these services can be obtained. Crisis counselors are often on-hand at Disaster Recovery Centers (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's Recovery Times newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, www.mentalhealth.org.

Free Legal Counseling. The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Your rights: Each Federal agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or others protected by Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact one of FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You can read more about your civil rights on the FEMA site.